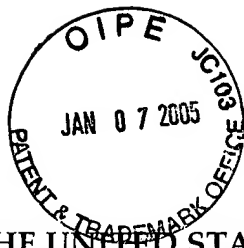


USSN 09/316,938

09/316,938



PATENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Michael Thorsen et. al	Examiner:	S. Rimell
Serial No.:	09/316,938	Group Art Unit:	2175
Filing Date:	November 9, 1998	Docket No.:	1685
Title	Healthcare Payment, Reporting and Data Processing System and Method		

Date of Deposit: January 3, 2005

I hereby certify that this paper is being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450

Signature:

Printed Name: Stephanie J. James

RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

This is responsive to the outstanding Office Action mailed July 2, 2004.
Reconsideration and allowance of this application is respectfully solicited in view of the following amendments and remarks.

REMARKS

Pending Claims:

In this application, claims 19-23 are currently pending. None of the claims are amended herein.

Rejection under 35 U.S.C. §103

The Examiner has rejected claims 19-23 under 35 U.S.C. § 103 as being obvious in light of Freeman et al (U.S. Pat. No. 6012035) in view of Tarter et al. (U.S. Pat. No. 5550734). The Applicant respectfully submits that the references as combined do not